Case 07-09800 Doc 61 Filed 11/07/07 Entered 11/10/07 00:25:22 Desc Imaged Certificate of Service Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION 219 S. DEARBORN ST., CHICAGO, IL 60604

IN RE:)	CHAPTER 7 PROCEEDING
)	
NATALIE C. BURGARD)	CASE NO. 07 B 09800
DEBTOR)	
)	HON. JOHN D. SCHWARTZ

NOTICE OF TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS FOR COMPENSATION, AND HEARING ON THE ABANDONMENT OF PROPERTY BY THE TRUSTEE

To the Debtor(s), Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: United States Bankruptcy Court, 219 S. Dearborn, Courtroom 719, Chicago, IL 60604

On: **December 6, 2007** Time: **10:00 a.m.**

- 2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.
- 3. The Trustee's Final Report shows total:

Receipts \$ 25,021.78

Disbursements \$ 907.00

Net Cash Available for Distribution \$24,114.78

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

	Compensation	Fees Now	
<u>Applicant</u>	Previously Paid	Requested	<u>Expenses</u>
Allan J. DeMars, trustee	\$ None	\$3,252.18	\$ 20.25
Allan J. DeMars, attorney	\$ None	\$3,914.00	
Lois West, accountant	\$ None	\$ 840.00	

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

	Compensation	Fees Now	
<u>Applicant</u>	Previously Paid	Requested	Expenses
NONE	\$	\$	\$

- 6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be none.
- 7. Claims of general unsecured creditors totaling \$8,730.18 have been allowed and will be paid *pro rata* only

Case 07-09800 Doc 61 Filed 11/07/07 Entered 11/10/07 00:25:22 Desc Imaged Certificate of Service Page 2 of 3

after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 100.00%.

			AMOUNT OF	AMOUNT OF
CLAIM N	IUMBER	CREDITOR	ALLOWED CLAIM	DIVIDEND
2 L	J.S. Dept of Education		\$ 2,881.36	\$ 2,881.36
3 e	CAST Settlement Corp.			
8	assignee of HSBC Bank			
]	Nevada NA/HSBC Card			
9	Services		1,686.01	1,686.01
4 e	CAST Settlement Corp.			
ä	assignee of HSBC Bank			
]	Nevada NA/HSBC Card			
\$	Services		1,669.15	1,669.15
5 F	Roundup Funding, LLC		2,493.66	2,493.66
			\$ 8,730.18	\$8,730.18

Late claims will be paid 15.25171% on their claims.

			AMOUNT OF	AMOUNT OF
<u>CLAI</u>	M NUMBER	CREDITOR	ALLOWED CLAIM	DIVIDEND
6	Citibank (South Dakota) N.A.		\$14,111.51	\$ 2,152.25
7	FIA Card Services, N.A. as			
	successor to Bank of America			
	and MBNA America Bank		\$ <u>34,133.37</u>	5,205.92
			\$48,244.88	\$ 7,358.17

- 8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
- 9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
- 10. Debtor has been discharged.
- 11. The Trustee proposes to abandon the following property: at the hearing all of which is either subject to liens or has been claimed as exempt by the debtor:

 SEE TRUSTEE'S EXHIBIT "B" IN FINAL REPORT FOR DETAILS or contact trustee.

Dated: November 7, 2007 For the Court,

By:

KENNETH S. GARDNER

Kenneth S. Gardner Clerk of the U.S. Bankruptcy Court 219 So. Dearborn Street; 7th Floor Chicago, IL 60604

Trustee: Allan J. DeMars

Address: 100 W. Monroe - Suite 910

Chicago, IL 60603

Phone No.: (312) 726-3377

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Bankruptcy Noticing Center 2525 Network Place, 3rd Floor Herndon, Virginia 20171-3514

CERTIFICASTE OF SERVICE

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The following entities were served by first class mail on Nov 09, 2007.
db +Natalie C. Burgard, 1317 W. Nelson, #1, Chicago, IL 60657-
aty +Joseph R Doyle, Bizar & Doyle, LLC, 407 S. Dearborn St.,
                                                                             Chicago, IL 60657-4215
                                                                                                       Suite 1300.
                    Chicago, IL 60605-1118
                  +Allan J DeMars,
                                                                                     e St Ste 910, Chicago, IL 60603-1957
Jacksonville, FL 32256-8528
                                          Spiegel & Demars,
                                                                      100 W Monroe St Ste 910,
11395575
                  +AT&T Universal Mastercard,
                                                         8787 BAYPINE ROAD,
                  BANK OF AMERICA, 4060 OGLETOWN STAN, MAIL CODE DE5-019-, Newark, DE
+Barclays Bank Delaware, 1007 N. Orange St., Wilmington, DE 19801-1239
11395576
                                                                                                       Newark, DE 19713
                                       elaware, 1007 N. Orange St., Wilmington, DE
8787 BAYPINE RD, Jacksonville, FL 32256-8528
11395577
                  +Barclays Bank Delaware,
11395578
                  +CITIBANK UCS,
11672978
                   Citibank (South Dakota) N.A.,
                                                             Exception Payment Processing,
                                                                                                         P.O. Box 6305,
                    The Lakes, NV 88901-6305
                 +City of Joliet Municipal Services, 150 W. Jefferson
+Countrywide Home Loans, McCalla, Raymer, et al.,,
1544 Old Alabama Road, Roswell, GA 30076-2102
11395579
                                                                     150 W. Jefferson St.,
                                                                                                    Joliet, IL 60432-4158
11395580
                                                                                           Bankruptcy Department,
                 1544 Old Alabama Road,
+Countrywide Home Loans, 450 American St S, Simi vall.
+Countrywide Home Loans, Inc., Bankruptcy Department, 7105
Mail Stop PTX-C-35, Plano, TX 75024-4100
Bnk of AmericaUSA/ MBNA America Bnk,
                                                                                 Simi Valley, CA 93065-6285
11444526
                                                                                                7105 Corporate Drive,
11480791
11679250
                                                                                                                           1000 Samoset Dr,
                                                                                                        Attn Mr BK,
                                PO BOX 19360,
                                                       Portland, OR 97280-0360
11395583
11395582
                                            2170 POINT BLVD,
                                                                     STE 100,
                  +Honda Financial,
                                                                                     Elgin, IL 60123-7875
11395584
                  +NATIONAL CITY MTG CO, PO BOX 1820,
                                                                      Dayton, OH 45401-1820
11395581
                                                   DIRECT LOAN SVC CENTER,
                                                                                      PO BOX 5609
                                                                                                           Greenville, TX 75403-5609
                  +US Dept of Education,
11616314
                   eCAST Settlement Corporation assignee of,
                                                                             HSBC Bank Nevada NA / HSBC Card,
                    POB 35480,
                                     Newark NJ 07193-5480
The following entities were served by electronic transmission on Nov 08, 2007. 11679250 +E-mail/PDF: bankofamericaebn@americaninfosource.com Nov 08 2007 05:34:17
                                                                                                                           FIA Card Services NA,
                    Bnk of AmericaUSA/ MBNA America Bnk,
                                                                        Attn Mr BK,
                                                                                            1000 Samoset Dr,
                                                                                                                    DE5-023-03-03,
                 Newark, DE 19713-6000
+E-mail/PDF: B-LinellcBNCNotifications@blinellc.com Nov 08 2007 06:15:26
11653283
                                                                                                                          Roundup Funding, LLC,
                                                       Seattle, WA 98111
                    MS 550,
                                PO Box 91121,
                                                                                                                            TOTAL: 2
               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
+Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957
aty*
                                                                                                                            TOTALS: 0, * 1
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
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I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2007 Signature:

Joseph Speetjins